

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. 3:14-bk-8916

RODRIGUEZ NEGRON, MARISOL

Chapter 13

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 640,000.00		
B - Personal Property	Yes	3	\$ 38,397.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 733,428.70	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 55,161.98	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 5,442.50
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 5,142.50
TOTAL		19	\$ 678,397.00	\$ 788,590.68	

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. 3:14-bk-8916

RODRIGUEZ NEGRON, MARISOL

Chapter 13

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 5,442.50
Average Expenses (from Schedule J, Line 22)	\$ 5,142.50
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$ 3,034.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 97,687.70
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 55,161.98
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ 152,849.68

B6A (Official Form 6A) (12/07)

IN RE RODRIGUEZ NEGRON, MARISOL

Debtors(s)

Case No. 3:14-bk-8916

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Commercial property located at No. 4 Ruiz Belvis St in Caguas, Puerto Rico. Consists of: one story, structure in concrete and zinc. Total value is: \$225,000 Debtor owns a residential property located at Urb Arbolada F1 St Tabonuco in Caguas, Puerto Rico. This property consists of 2 level, 3 bedrooms, 1 bathroom, living & dinning room, kitchen and balcony. Total value is \$145,000.00 Less Mortgage: \$118,136.00 = \$26,864.00 Debtor owns a residential property located at Urb Sabanera Del Rio Beatriz 121 Camino Flamboyanes in Gurabo, Puerto Rico. This property consists of: 3 bedrooms, 1 bathroom, living & dinning room, kitchen and balcony. Total value is \$270,000.00 Less Mortgage \$309,541.00	FEE SIMPLE		225,000.00	280,087.70
	FEE SIMPLE		145,000.00	118,136.00
	FEE SIMPLE		270,000.00	311,866.00
				TOTAL
				640,000.00

TOTAL

640,000.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

IN RE RODRIGUEZ NEGRON, MARISOL

Debtor(s)

Case No. 3:14-bk-8916

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Banco Popular De PR d/b/a Rex Cream Checking account: X		1.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Misc Household Goods and Furnishings		7,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Clothes and personal effects		800.00
4. Household goods and furnishings, include audio, video, and computer equipment.	X	Jewelry		1,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

B6B (Official Form 6B) (12/07) - Cont.

IN RE RODRIGUEZ NEGRON, MARISOL

Case No. 3:14-bk-8916

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<p>1994 Nissan 300 ZX Debtor has "bare title" (DTOP) to this motor vehicle which is in possession of third party. Mileage: 165,000</p> <p>1998 Ford F-150 Vin #: IFTZX0767WKA72128 Mileage: 160,000</p> <p>2003 Lincoln Navigator #Vin: 5LMFU27R03L33416 Mileage: 134,000</p> <p>2010 Jeep Wrangler #Vin: IJ4BA6H17AL114223 Mileage: 62,500</p>		1.00
26. Boats, motors, and accessories.	X			2,236.00
				4,554.00
				22,605.00

B6B (Official Form 6B) (12/07) - Cont.

IN RE RODRIGUEZ NEGRON, MARISOL

Case No. 3:14-bk-8916

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

TOTAL 38,397.00

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

0 continuation sheets attached

B6C (Official Form 6C) (04/13)

IN RE RODRIGUEZ NEGRON, MARISOL

Debtor(s)

Case No. 3:14-bk-8916

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. *

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Debtor owns a residential property located at Urb Arbolada F1 St Tabonuco in Caguas, Puerto Rico. This property consists of 2 level, 3 bedrooms, 1 bathroom, living & dinning room, kitchen and balcony.	11 USC § 522(d)(1)	22,975.00	145,000.00
Total value is \$145,000.00 Less Mortgage: \$118,136.00 = \$26,864.00			
SCHEDULE B - PERSONAL PROPERTY			
Misc Household Goods and Furnishings	11 USC § 522(d)(3)	7,000.00	7,000.00
Clothes and personal effects	11 USC § 522(d)(3)	800.00	800.00
Jewelry	11 USC § 522(d)(4)	1,200.00	1,200.00
1998 Ford F-150 Vin #: IFTZX0767WKA72128 Mileage: 160,000	11 USC § 522(d)(6) 11 USC § 522(d)(5)	2,175.00 61.00	2,236.00
2003 Lincoln Navigator #Vin: 5LMFU27R03L33416 Mileage: 134,000	11 USC § 522(d)(2) 11 USC § 522(d)(5)	3,614.00 940.00	4,554.00

* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6G (Official Form 6G) (12/07)

IN RE RODRIGUEZ NEGRON, MARISOL

Debtor(s)

Case No. 3:14-bk-8916

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

IN RE RODRIGUEZ NEGRON, MARISOL

Debtor(s)

Case No. 3:14-bk-8916

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1	MARISOL RODRIGUEZ NEGRON		
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Puerto Rico			
Case number (if known)	3:14-bk-8916		

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 6l

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- Employed
 Not employed

Debtor 2 or non-filing spouse

- Employed
 Not employed

Occupation

Employer's name

Employer's address

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or
non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 0.00 \$

3. Estimate and list monthly overtime pay.

3. + \$ 0.00 + \$

4. Calculate gross income. Add line 2 + line 3.

4. \$ 0.00 \$

Debtor 1 MARISOL RODRIGUEZ NEGRON
 First Name Middle Name Last Name

Case number (if known) 3:14-bk-8916

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....	→ 4. \$ <u>0.00</u>	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>0.00</u>	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ _____
5e. Insurance	5e. \$ <u>0.00</u>	\$ _____
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ _____
5g. Union dues	5g. \$ <u>0.00</u>	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ <u>0.00</u>	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>0.00</u>	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm		
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8a. \$ <u>5,442.50</u>	\$ _____	
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8c. \$ <u>0.00</u>	\$ _____	
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ _____
8e. Social Security	8e. \$ <u>0.00</u>	\$ _____
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	\$ <u>0.00</u>	\$ _____
Specify: _____	8f.	
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ <u>0.00</u>	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <u>5,442.50</u>	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>5,442.50</u> +	\$ _____ = \$ <u>5,442.50</u>
11. State all other regular contributions to the expenses that you list in Schedule J.		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + \$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <u>5,442.50</u>	
	Combined monthly income	
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. 3:14-bk-8916

RODRIGUEZ NEGRON, MARISOL

Chapter 13

Debtor(s)

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ _____

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 18,013.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ _____
8. Inventory Purchases (Including raw materials)	\$ <u>5,155.50</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ <u>4,531.00</u>
12. Office Expenses and Supplies	\$ <u>50.00</u>
13. Repairs and Maintenance	\$ <u>207.00</u>
14. Vehicle Expenses	\$ _____
15. Travel and Entertainment	\$ _____
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ <u>2,500.00</u>
18. Insurance	\$ <u>127.00</u>
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____

21. Other (Specify): \$ _____

22. Total Monthly Expenses (Add items 3-21) \$ 12,570.50

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 5,442.50

Fill in this information to identify your case:		
Debtor 1	MARISOL RODRIGUEZ NEGRON	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
Last Name		
United States Bankruptcy Court for the: District of Puerto Rico		
Case number (If known)	<u>3:14-bk-8916</u>	

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:
 MM / DD / YYYY
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son _____

18 _____

No

Yes

Son _____

14 _____

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses
\$ 998.00

4. \$ 998.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 20.00

4d. Homeowner's association or condominium dues

4d. \$ 75.00

Debtor 1 **MARISOL RODRIGUEZ NEGRON**
 First Name Middle Name Last Name

Case number (if known) 3:14-bk-8916

Your expenses	
---------------	--

5. Additional mortgage payments for your residence, such as home equity loans	5. \$ <u>0.00</u>
Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>292.43</u>
6b. Water, sewer, garbage collection	6b. \$ <u>135.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>255.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
Food and housekeeping supplies	
7. \$ <u>330.00</u>	7.
Childcare and children's education costs	
8. \$ <u>300.00</u>	8.
Clothing, laundry, and dry cleaning	
9. \$ <u>55.00</u>	9.
Personal care products and services	
10. \$ <u>45.00</u>	10.
Medical and dental expenses	
11. \$ <u>10.00</u>	11.
Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	
12. \$ <u>280.00</u>	12.
Entertainment, clubs, recreation, newspapers, magazines, and books	
13. \$ <u>40.00</u>	13.
Charitable contributions and religious donations	
14. \$ <u>0.00</u>	14.
Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	
16. \$ <u>0.00</u>	16.
Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	
18. \$ <u>0.00</u>	18.
Other payments you make to support others who do not live with you. Specify: _____	
19. \$ <u>0.00</u>	19.
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>2,033.74</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

Debtor 1 **MARISOL RODRIGUEZ NEGRON**
First Name Middle Name Last Name

Case number (*if known*) 3:14-bk-8916

21. Other. Specify: See Schedule Attached 21. +\$ 273.33

22. Your monthly expenses. Add lines 4 through 21.
The result is your monthly expenses.

22. \$ 5,142.50

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 5,442.50

23b. Copy your monthly expenses from line 22 above.

23b. -\$ 5,142.50

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ 300.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
 Yes.

None

IN RE RODRIGUEZ NEGRON, MARISOL

Case No. 3:14-bk-8916

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Other Expenses

School Tuition (Annual) \$1300/12	108.33
Barber/Beauty (Debtor & Sons)	40.00
Lunch At Work (Debtor)	55.00
School Expenses (Lunch, Materials, Other)	70.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE RODRIGUEZ NEGRON, MARISOL

Debtor(s)

Case No. 3:14-bk-8916

(If known)

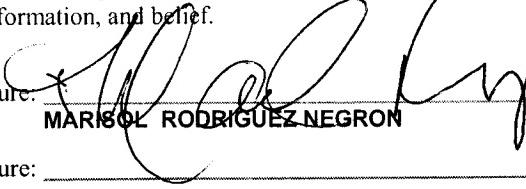
DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: December 3, 2014

Signature:


MARISOL RODRIGUEZ NEGRON

Debtor

Date:

Signature:

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

RODRIGUEZ NEGRON, MARISOL
Urb Sabanera Del Rio
171 Camino Flamboyanes
Gurabo, PR 00778

Capital One Retail Card Service
1717 Central St
Evanston, IL 60201

Martinez & Torres Law Offices
PO Box 192938
San Juan, PR 00919-2938

R. Figueroa Carrasquillo Law Office
PO Box 186
Caguas, PR 00726-0186

Citibank N.a.
8875 Aero Dr Ste 200
San Diego, CA 92123

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123-2255

A&J Collection Agency
PO Box 1010
Camuy, PR 00627

Claro
PO Box 360998
San Juan, PR 00936-0998

Ramirez Y Delgado
PO Box 5
Aguas Buenas, PR 00703-0005

AAA
PO Box 70101
San Juan, PR 00936-8101

Coop Aguas Buenas
14 Rafael Lasa
Aguas Buenas, PR 00703

The Bureaus Inc
1717 Central St
Evanston, IL 60201-1507

AEE
PO Box 372828
Cayey, PR 00737-2828

DTOP
Minillas Sta
San Juan, PR 00940-1269

Att Services
PO Box 192830
San Juan, PR 00919

First Bank Auto
Auto Loans Department
PO Box 11852
San Juan, PR 00910-1852

Banco Popular De Puerto Rico
PO Box 2708
San Juan, PR 00936

Hector L Claudio Rosario
200 Ave Rafael Cordero Ste 140 PMB 285
Caguas, PR 00725-4303

Banco Popular De Puerto Rico
209 Munoz Rivera Ave
San Juan, PR 00918

HOA Sabanera Del Rio, Inc
600 Camino Sabanera
Gurabo, PR 00778

Bp-Credit line
PO Box 2708
San Juan, PR 00936

Jose L Correa Cintron
Colegiado Num 6033
PO Box 246
Trujillo Alto, PR 00977-0246

BPPR
PO Box 2708
San Juan, PR 00936

Lcdo Reinaldo Rodriguez Ojeda
PO Box 363907
San Juan, PR 00936-3907